## WHAT IS CLAIMED IS:

- 1. A window assembly for a mass transportation vehicle, the assembly comprising:
  - a piece of glazing having an inner and an outer side;
  - a first protective panel having a first and a second lateral edge;
  - a frame defining an aperture wherein the frame is adapted to receive the piece of glazing so that the piece of glazing is retained in the aperture wherein the frame includes a retainer wherein the frame and retainer define a first and a second recess having a lip and a recessed surface into which the first and second lateral edges of the first protective panel are positioned to thereby retain the first protective panel such that the first protective panel is positioned inward of the inner side of the piece of glazing, wherein the first lateral edge rests on the recessed surface of the first recess when positioned inward of the inner side of the piece of glazing and wherein the protective panel is movable into the second recess a distance selected such that the first lateral edge of the protective panel is exposed from the first recess to thereby permit removal of the first protective panel from the retainer.
- 2. The window assembly of Claim 1, wherein the frame defines openings adapted to receive the retainers.
- 3. The window assembly of Claim 2, wherein the retainer defines a leg that is positioned in the opening.
- 4. The window assembly of Claim 3, wherein the leg of the retainer includes serrations and the opening has serrations such that the serrations engage with each other to facilitate retaining the retainer in the opening.
- 5. The window assembly of Claim 1, wherein the protective panel is positioned adjacent the piece of glazing.
- 6. The window assembly of Claim 5, wherein the protective panel is positioned in contact with the piece of glazing.
- 7. The window assembly of Claim 1, wherein the frame includes a support base that extends into the aperture defined by the frame and wherein the support base has a first face which supports the piece of glazing within the aperture of the frame.

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- 8. The window assembly of Claim 1, wherein the retainer includes a window gasket that is positioned in the retainer so that when the retainer is positioned in the opening, the gasket contacts the inner side of the piece of glazing and thereby urges the piece of glazing against the first face of the support base.
- 9. The window assembly of Claim 8, wherein a bottom edge of the protective panel is positioned against the window gasket when the retainer is positioned in the opening to thereby retain the retainer in the opening.
- 10. The window assembly of Claim 9, wherein the retainer includes a protective panel gasket that is positioned in the retainer so that when the retainer is positioned on the retaining surface the protective panel gasket contacts a first side of the protective panel and thereby urges the protective panel towards the inner side of the piece of glazing.
- 11. The window assembly of Claim 1, further comprising a second protective panel positioned adjacent the outer side of the piece of glazing, wherein the retainer retains the piece of glazing, the first protective panel and the second protective panel within the aperture defined by the frame and wherein removal of the first protective panel and the retainer permits removal of the piece of glazing and the second protective panel.
- 12. The window assembly of Claim 1, wherein the first and second recesses are located at the bottom and top of the frame respectively such that gravity urges the first lateral edge of the protective panel against the first recessed surface.
- 13. A method of using a protective panel positioned inward of an inner side of a piece of glazing mounted in a frame of a mass transit vehicle window to protect the piece of glazing, the method comprising:

positioning an upper edge of the protective panel into a void defined by an upper retainer located at the upper edge of the frame such that a lower edge of the protective panel is positioned adjacent a lip of a lower retainer;

positioning the lower edge of the protective panel inward past the lip of the lower retainer; and

moving the lower edge of the protective panel downward in an opening at least partially defined by the lower retainer until the lower edge rests on a

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recessed surface and so that the upper edge is retained in the void by the upper retainer.

14. The method of Claim 13, further comprising the acts of:

moving the protective panel upwards, when the protective panel is positioned in inward of the window, such that the upper edge of the protective panel is urged into the void so that the lower edge of the protective panel is exposed with respect to the lip of the lower retainer;

extracting the exposed lower edge of the protective panel from the opening defined by the lower retainer to thereby remove the protective panel for replacement purposes.

15. The method of Claim 14, further comprising mounting the upper and lower retainers in the frame of the window.

16. The method of Claim 15, wherein mounting the upper and lower retainers in the frame of the window comprises mounting the retainers such that the protective panel is positioned immediately adjacent the inner surface of the piece of glazing.

17. The method of Claim 16, wherein mounting the upper and lower retainers in the frame of the window comprises positioning the retainers in openings defined in the frame.

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